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DATE: July 19, 2000

TO: Susan Ezalarab
Mike Honeck

FROM: Laura Iliff, Actuary

SUBJECT: Small Employer Change in New Business Rates

Insurers have been asked to report the changes to their new business rates for small employer health insurance that occurred throughout the previous calendar year. For those classes of business where no new policies are being issued (inactive classes), insurers report the change in the base premium rates.

The following summarizes the results of these reports for calendar year 1993 - 1999:

Small Employer Rate Changes

	<u>1993</u>	<u>1994</u>	<u>1995</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>
Active Classes	8.6%	6.4%	9.8%	9.0%	8.5%	9.5%	15.3%
Inactive Classes	10.4%	3.1%	12.1%	17.1%	28.7%	19.0%	19.8%
All Classes	8.6%	6.4%	9.9%	9.1%	11.7%	10.6%	15.5%

